TN Deferred Comp Analysis of participation levels by Years of Service At June 30, 2008

Years in Service	% of All Employees With # of Years who Contribute	Average 401k Contribution	Average 457 Contribution
Less than 5	54.5%	\$ 101	\$ 169
5 to 10 years	71.4%	120	176
10 to 20 years	75.7%	151	255
20 to 30 years	77.6%	164	269
More than 30	76.2%	206	332
Total	67.3%		

Variations in average % contributing depends on the Different Components of each characteristic analyzed